

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Claudia Patricia Roemer
 Debtor

Case No. 19-10991-mdc
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 29

Date Rcvd: Jun 14, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 16, 2019.

db
 14297261 +Claudia Patricia Roemer, 1510 Silverbank Lane, West Chester, PA 19380-1504
 +Children's National Medical Associates, 111 Michigan Avenue, N.W.,
 Washington, DC 20010-2916
 14297263 +Eric S. Goldstein, Esquire, NEHMAD PERILLO DAVIS & GOLDSTEIN, 4030 Ocean Heights Avenue,
 Egg Harbor Township, NJ 08234-7505
 14274938 +Farmers Insurance Group, 956 E. Baltimore Pike, Kennett Square, PA 19348-1800
 14297267 +Martha Parra, 9860 Palace Green Way, Vienna, VA 22181-6097
 14297268 MedStar Physicians, Billing Services, P.O. Box 1425, Bangor, ME 04402-1425
 14297269 +Mr. & Mrs. Anthony Piraino, P.O. Box 3193, Margate City, NJ 08402-0193
 14274941 Nemours Children's Health System, P.O. Box 740198, Atlanta, GA 30374-0198
 14274942 +Paul M. Roemer, 5007 Foothills Road, Apt. G, Lake Oswego, OR 97034-4101
 14274944 +Paul Roemer, 5007 Foothills Road, Apartment G, Lake Oswego, OR 97034-4101
 14274945 +Paul Roemer, 5007 Foothills Road, Apt. G, Lake Oswego, OR 97034-4101
 14274943 +Paul Roemer, 5007 Foothills Road, Lake Oswego, OR 97034-4142
 14274946 +Pay Pal Credit, P.O. Box 5018, Timonium, MD 21094-5018
 14331497 +RAS Crane LLC, Bankruptcy Dept., 10700 Abbotts Bridge Rd., Ste. 170,
 Duluth, GA 30097-8461
 14331498 +RAS Crane LLC, c/o Lauren B. Karl, Esq., PO Box 305, Ingomar, PA 15127-0305
 14274947 Reserve at Chestnut Ridge, c/o Associa Mid-Atlantic, P.O. Box 60005,
 Newark, NJ 07101-8052
 14274948 +Robert J. Wilson, Esquire, WILSON LAW FIRM, 2 S. Orange Street, Media, PA 19063-2619
 14274950 +Select Portfolio Svcin, 10401 Deerwood Park Blvd, Jacksonville, FL 32256-5007
 14274951 +Township of West Bradford, P.O. Box 48139, Newark, NJ 07101-8339
 14330904 +Wilmington Savings Fund Society, RAS Crane, LLC, 10700 Abbotts Bridge Road, Suite 170,
 Duluth, GA 30097-8461

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: megan.harper@phila.gov Jun 15 2019 03:34:20 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 15 2019 03:33:00
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jun 15 2019 03:33:58 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 14274936 +EDI: AMEREXPR.COM Jun 15 2019 07:03:00 American Express, P.O. Box 297871,
 Fort Lauderdale, FL 33329-7871
 14274937 +EDI: CCS.COM Jun 15 2019 07:03:00 Credit Collection Services, 725 Canton Street,
 Norwood, MA 02062-2679
 14274939 E-mail/Text: creditsolutiongroup@fmfcu.org Jun 15 2019 03:31:16 Franklin Mint Fcu Il,
 5 Hillman Dr Ste 100, Chadds Ford, PA 19317
 14274940 +E-mail/Text: bncnotices@becket-lee.com Jun 15 2019 03:32:04 Kohls/capone, P.O. Box 3115,
 Milwaukee, WI 53201-3115
 14274949 +EDI: DRIV.COM Jun 15 2019 07:03:00 Santander Consumer Usa, P.O. Box 961245,
 Fort Worth, TX 76161-0244
 14274952 +E-mail/Text: bankruptcydepartment@tsico.com Jun 15 2019 03:34:54 Transworld Systems, Inc.,
 500 Virginia Drive, Ste 514, Fort Washington, PA 19034-2707

TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

14297260* +American Express, P.O. Box 297871, Fort Lauderdale, FL 33329-7871
 14297262* +Credit Collection Services, 725 Canton Street, Norwood, MA 02062-2679
 14297265* +FRANKLIN MINT FCU SHAWNA JONOVIC, ATTN CREDIT SOLUTIONS, 5 HILLMAN DRIVE, SUITE 100,
 CHADDS FORD PA 19317-9752
 (address filed with court: Franklin Mint Fcu Il, 5 Hillman Dr Ste 100,
 Chadds Ford, PA 19317)
 14297264* +Farmers Insurance Group, 956 E. Baltimore Pike, Kennett Square, PA 19348-1800
 14297266* +Kohls/capone, P.O. Box 3115, Milwaukee, WI 53201-3115
 14297270* Nemours Children's Health System, P.O. Box 740198, Atlanta, GA 30374-0198
 14297271* +Paul M. Roemer, 5007 Foothills Road, Apt. G, Lake Oswego, OR 97034-4101
 14297273* +Paul Roemer, 5007 Foothills Road, Apartment G, Lake Oswego, OR 97034-4101
 14297272* +Paul Roemer, 5007 Foothills Road, Lake Oswego, OR 97034-4142
 14297274* +Paul Roemer, 5007 Foothills Road, Apt. G, Lake Oswego, OR 97034-4101
 14297275* +Pay Pal Credit, P.O. Box 5018, Timonium, MD 21094-5018
 14297276* Reserve at Chestnut Ridge, c/o Associa Mid-Atlantic, P.O. Box 60005,
 Newark, NJ 07101-8052
 14297277* +Robert J. Wilson, Esquire, WILSON LAW FIRM, 2 S. Orange Street, Media, PA 19063-2619
 14297278* +Santander Consumer Usa, P.O. Box 961245, Fort Worth, TX 76161-0244
 14297279* +Select Portfolio Svcin, 10401 Deerwood Park Blvd, Jacksonville, FL 32256-5007
 14297280* +Township of West Bradford, P.O. Box 48139, Newark, NJ 07101-8339
 14297281* +Transworld Systems, Inc., 500 Virginia Drive, Ste 514, Fort Washington, PA 19034-2707
 TOTALS: 0, * 17, ## 0

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Page 2 of 2
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***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 16, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 13, 2019 at the address(es) listed below:

CORINNE SAMLER BRENNAN on behalf of Creditor Franklin Mint Federal Credit Union
cbrennan@klehr.com, swenitsky@klehr.com
LAUREN BERSCHLER KARL on behalf of Creditor Wilmington Savings Fund Society lkarl@rascrane.com
MICHAEL H KALINER mhkaliner@gmail.com, pa35@ecfcbis.com
MICHAEL H KALINER on behalf of Trustee MICHAEL H KALINER mhkaliner@gmail.com, pa35@ecfcbis.com
REBECCA ANN SOLARZ on behalf of Creditor U.S. Bank Trust National Association as Trustee for
GIFM Holdings Trust bkgroup@kmlawgroup.com
ROBERT H. HOLBER on behalf of Debtor Claudia Patricia Roemer rholber@holber.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM EDWARD CRAIG on behalf of Creditor Santander Consumer USA Inc.
ecfmail@mortoncraig.com, mhazlett@mortoncraig.com; mortoncraigecf@gmail.com

TOTAL: 8

Information to identify the case:

Debtor 1	Claudia Patricia Roemer	Social Security number or ITIN	xxx-xx-4887
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 19-10991-mdc			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Claudia Patricia Roemer
aka Claudia P. Roemer, aka Claudia Roemer,
dba Ceiba Baskets & Gift

6/13/19

By the court: Magdeline D. Coleman
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.